

# Frequently Asked Questions and Answers

## 1. How does direct deposit work?

With direct deposit, your benefit payment is electronically deposited into your checking or statement savings account. Once direct deposit is established, your weekly benefit payment will be deposited into your account until you return to work, or you cancel your direct deposit.

**Important:** Please note that direct deposit does not replace your weekly certification of your eligibility for unemployment benefits. You must continue to certify your eligibility for weekly benefits through TeleCert by calling 1-617-626-6338 or through Webcert at [www.mass.gov/dua/webcert](http://www.mass.gov/dua/webcert).

## 2. Is my financial information kept secure?

Your financial information will be kept strictly confidential.

## 3. How long does it take for direct deposit of my unemployment benefits to take effect?

There is a nine-(9) calendar day account verification period between the day you sign up for direct deposit and the day that your benefits can be electronically sent to your bank. This time period is used to confirm your account information and the transit/routing number of your financial institution. If you are eligible for benefits in the period before your direct deposit is established, a benefit check(s) will be sent to you by mail to prevent payment delays.

## 4. When will the funds be available for withdrawal?

Once your direct deposit has been approved, it will take two business days from the day that you claim benefits for those benefits to be directly deposited into your account.

**Important:** Procedures are different in each financial institution; therefore it is your responsibility to verify receipt of unemployment benefits with your financial institution before writing checks or accessing funds from your account. The Division of Unemployment Assistance (DUA) is not responsible for any bank charges or other returned check charges related to overdrafts.

## 5. How will I know if my benefit payment has been deposited?

The checking or statement savings account

you selected for direct deposit will reflect a credit amount of your weekly benefit amount. Please contact your financial institution to verify your direct deposit payment. You will only receive communication from the Division of Unemployment Assistance (DUA) if your direct deposit payment is rejected by your financial institution.

## 6. What should I do if my payment is not deposited?

Please contact your financial institution to determine if your deposit was received and when it can be expected to post to your account. Make sure your financial institution checks all accounts that you have with them. Call the DUA TeleClaim Center at 1-617-626-6800 (or toll free 1-877-626-6800 from area codes 351, 413, 508, 774 or 978) immediately if your bank has no record of your direct deposit.

## 7. What if I have to cancel or change my direct deposit information? What should I do if my account is closed, I change banks or open a new account or want to stop direct deposit?

You may cancel your direct deposit or change your account information by phone or web. If you cancel your direct deposit, subsequent benefits, if eligible, will be sent via check. If you make changes to your account information, the same nine (9)-calendar day account verification period will apply before benefits can be deposited to the new account; any benefits that are due in the account verification period will be sent to you via check. Be sure to notify DUA of any changes to prevent delay in payments.

## 8. Can I have my payments deposited into my savings account?

You may elect to have your unemployment benefit payments directly deposited into a checking or statement savings account, but not a passbook savings account.

## 9. Can I participate in direct deposit if I have a joint account?

Yes. However, DUA cannot release unemployment insurance payment information to other holders on the account. DUA is also not responsible for any liabilities incurred through the shared account.

## 10. Can I deposit only a portion of my benefit payments to an account?

If you elect to enroll in direct deposit of your unemployment benefit payment, the full amount must be deposited into a single account.

## 11. I'm in the 20th week of my unemployment claim. Is it too late to sign up for Direct Deposit?

It is never too late. We encourage all new and existing eligible claimants to sign up for direct deposit.

## 12. Are WorkSharing, Disaster Unemployment Assistance or Trade Readjustment Act (TRA) benefits eligible for direct deposit?

Direct deposit does not apply to WorkSharing, Disaster Unemployment Assistance or Trade Readjustment Act benefits.

## 13. Are unemployment benefit payments claimed by mail eligible for direct deposit?

Claims certified by mail are not eligible for direct deposit.

## 14. Where can I get help with any questions or concerns about direct deposit?

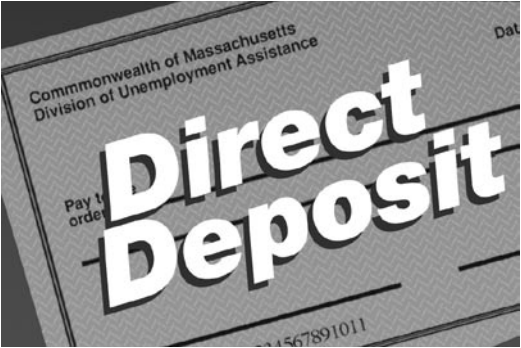
If you have any issues or questions about direct deposit, call the DUA TeleClaim Center at 1-617-626-6800 (or toll free 1-877-626-6800 from area codes 351, 413, 508, 774 or 978) during regular business hours, Monday to Friday 8:30 a.m. to 4:30 p.m.

**Additional questions and answers can be accessed on [www.mass.gov/dua/epay](http://www.mass.gov/dua/epay).**

If you need assistance with direct deposit signup, call the DUA TeleClaim Center at 1-617-626-6800 (or toll free 1-877-626-6800 from area codes 351, 413, 508, 774 or 978).

**Massachusetts Division of Unemployment Assistance**  
[www.mass.gov/dua](http://www.mass.gov/dua)

# Direct Deposit



## A Fast, Safe and Reliable Way to Receive Unemployment Benefit Payments

## Sign Up by Phone or Web



Commonwealth of Massachusetts  
Executive Office of Labor and Workforce Development  
Suzanne M. Bump, Secretary

**The Massachusetts Division of Unemployment Assistance (DUA) is pleased to offer direct deposit of unemployment benefit payments to new and existing eligible claimants. With direct deposit, your weekly unemployment benefit payment is electronically deposited into your checking or statement savings account.**

- Direct deposit offers many benefits:
- You may access your funds faster.
  - There is no wait time for a check to arrive by mail, and there is no fear of a lost or stolen check.
  - There is no hassle to rush to your bank before closing time to deposit a paper check.
  - Better yet, you pay no fee for using direct deposit.

Once direct deposit is established, your weekly benefit payment will be deposited into your account after you certify your eligibility for benefits each week. Your direct deposit information will remain in effect on the unemployment insurance records until you cancel direct deposit or change your account information.

Direct deposit does not replace your weekly certification of your eligibility for unemployment benefits. You must continue to certify your eligibility for weekly benefits through TeleCert by calling 1-617-626-6338 or through Webcert at [www.mass.gov/dua/webcert](http://www.mass.gov/dua/webcert).

If you have any questions, please review the **Frequently Asked Questions and Answers** section in this brochure or go to [www.mass.gov/dua/epay](http://www.mass.gov/dua/epay) (additional questions and answers are provided). If you need assistance signing up for direct deposit, call the DUA TeleClaim Center at 1-617-626-6800 (or toll free 1-877-626-6800 from area codes 351, 413, 508, 774 or 978).

### How to Set Up, Cancel or Change Direct Deposit

At any time during your unemployment insurance claim period, you may set up, cancel or change your direct deposit using two easy and secure ways – phone and web.

Please have the following information handy:

- Your Social Security Number.
- The account number of your checking or statement savings account.

#### Using the Phone:

Simply call the TeleClaim Interactive Voice Response System (IVRS) at 1-617-626-6800 or toll free 1-877-626-6800 from area codes 351, 413, 508, 774 or 978 during regular business hours – Monday to Friday, 8:30 a.m. to 4:30 p.m.

From the main IVRS menu, select option 3 for direct deposit. Follow the voice prompt and enter the information using the keypad on your telephone. Do not enter dashes between the numbers.

#### Set Up Direct Deposit

1. Select option 1 from the direct deposit menu.
2. Enter your nine (9)-digit Social Security Number.
3. Enter your four (4)-digit TeleCert Personal Identification Number (PIN).
4. Enter the nine (9)-digit routing number of your financial institution. This number is located at the bottom of your check. See sample check. Do not use a deposit slip to verify the routing number. The nine (9)-digit routing number should start in the range of 01-12; 21-32 or 61-72. It must not start with a 5. If you want your benefits deposited into your statement savings account, contact your financial institution for the routing and account number.
5. Enter your entire account number followed by the pound (#) sign. This number follows the routing number and is also located at the bottom of your check. See sample check. Do not include the check number.
6. Select the type of account – 1 for checking or 2 for statement savings (passbook accounts are not eligible ). Please verify that your account is still active and has not been closed, if you have not used it in a while.
7. You will be asked to confirm your approval of direct deposit by certifying several statements. This completes your direct deposit signup process.
8. Be sure to wait until you hear a “Thank You” message confirming your request before you exit the call.

#### Cancel Direct Deposit

1. Select option 2 from the direct deposit menu.
2. Enter your nine (9)-digit Social Security Number.
3. Enter your four (4)-digit TeleCert Personal Identification Number (PIN).
4. Be sure to wait until you hear a message confirming that your direct deposit has been cancelled before you exit the call.

Please note that direct deposit cancellation will take effect immediately. Subsequent benefit payments, if eligible, will be sent via check.

#### Change Direct Deposit Information

1. Select option 3 from the direct deposit menu.
2. Then follow steps 2 through 8 in “Set Up Direct Deposit” section. Be sure to enter your new account information.

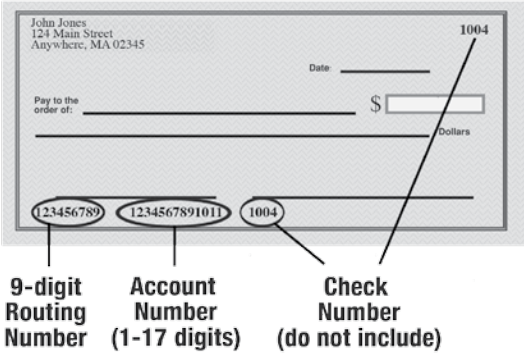
#### Using the Web:

Login to [www.mass.gov/dua/webcert](http://www.mass.gov/dua/webcert) with your username and password – Sunday to Friday, 7:00 a.m. to 7:00 p.m. For claimants who are electronic filers and have registered for UI Online Services\*.

1. Select the option to set up, cancel or change direct deposit.
2. Complete the information on the Direct Deposit Authorization Screen. Do not enter dashes between the numbers.
  - i) Enter your nine (9)-digit Social Security Number
  - ii) Select the type of transaction – set up, change or cancel direct deposit. If you **choose to cancel direct deposit**, you do not need to enter your financial information.
  - iii) Enter the nine (9)-digit routing number of your financial institution and your bank account number (do not enter the check number). See sample check.Do not use a deposit slip to verify the routing number. The nine (9)-digit routing number should start in the range of 01-12; 21-32 or 61-72. It must not start with a 5. If you want your benefits deposited into your statement savings account, contact your financial institution for the routing and account number.

- iv) Select the type of account – checking or statement savings (passbook accounts are not eligible). Please verify that your account is still active and has not been closed, if you have not used it in a while.
3. Confirm your request by certifying four (4) statements.
4. Submit your request.
5. Wait until you receive a confirmation page before you exit the Direct Deposit Authorization Screen. To perform other transactions at any time or after you complete your direct deposit request, simply click the “Return to Online Services” button.

Sample Check



**Important:**

To ensure accurate processing of your direct deposit, you should contact your financial institution to verify the nine (9)-digit routing number of your financial institution, the account number you plan to use for direct deposit and the account status, if you have not used the account in a while. Do not use a deposit slip for your checking or savings account to verify the routing number. The nine (9)-digit routing number should start in the range of 01-12; 21-32 or 61-72. It must not start with a 5.

Account Verification Period

When you sign up for direct deposit, there is a nine (9)-calendar day account verification period between the day you sign up for direct deposit and the day that your benefits can be electronically sent to your bank. This time period is used to confirm your account information and the transit/ routing number of your financial institution. If you are eligible for benefits in the period before your direct deposit is established, a benefit check(s) will be sent to you by mail to prevent payment delays.

If you change your direct deposit information, the same (9)-calendar day account verification period will apply before benefits can be deposited to the new account; any benefits that are due in the account verification period will be sent to you via check.

\* Other claimants can select the telephone option above or register for online services before using the web option (there is a short waiting period after you register before you can use online services). Claimants certifying by mail are not eligible for direct deposit.